

IN RE:

WILLIAM J. COLBERT

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:20-21989

Chapter 13

Related to: Document Nos. 52

**ENTERED BY DEFAULT**

ORDER OF COURT

AND NOW, this 18th day of March, 20 25, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

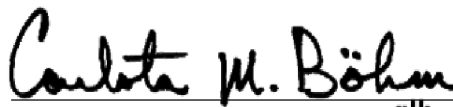
(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

SIGNED  
3/18/25 10:59 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

  
Carlota M. Böhm **glb**  
United States Bankruptcy Judge

In re:  
William J. Colbert  
Debtor

Case No. 20-21989-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Mar 18, 2025

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2025:**

Recip ID	Recipient Name and Address
db	+ William J. Colbert, 7920 Center Road, Ashtabula, OH 44004-8838
cr	+ Freedom Mortgage Corporation, Brock and Scott, PLLC, 302 Fellowship Road, Suite 130, Mt. Laurel, NJ 08054, UNITED STATES 08054-1218

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 19 2025 00:40:17	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15261149	+ Email/Text: creditcardbkcorrespondence@bofa.com	Mar 19 2025 00:24:00	Bank of America, Po Box 45144, Jacksonville, FL 32232-5144
15261150	Email/Text: creditcardbkcorrespondence@bofa.com	Mar 19 2025 00:24:00	Bank of America, Attn: Bankruptcy, Nc4-105-03-14 Pob 26012, Greensboro, NC 27420
15267035	Email/Text: creditcardbkcorrespondence@bofa.com	Mar 19 2025 00:24:00	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
15261152	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 19 2025 00:28:35	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15261151	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 19 2025 00:29:20	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
15269668	Email/PDF: bncnotices@becket-lee.com	Mar 19 2025 00:29:19	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15261154	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 19 2025 00:41:15	Cbna, City Bank Corp/Centralized Bankruptcy, Po Box 790034, St. Louis, MO 63179-0034
15261153	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 19 2025 00:28:38	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15261155	+ Email/PDF: ais.chase.ebn@aisinfo.com	Mar 19 2025 00:28:51	Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369
15261158	+ Email/PDF: ais.chase.ebn@aisinfo.com	Mar 19 2025 00:29:11	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
15284036	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 19 2025 00:28:38	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15261162	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 19 2025 00:29:17	Citibank/Best Buy, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15261161	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 19 2025 00:29:17	Citibank/Best Buy, Po Box 6497, Sioux Falls, SD 57117-6497
15261165	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 19 2025 00:25:00	ComenityCapital/Boscov, Po Box 182120, Columbus, OH 43218-2120

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15261166	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 19 2025 00:25:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15261164	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 19 2025 00:25:00	Comenitycapital/Big Lot, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15261163	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 19 2025 00:25:00	Comenitycapital/Big Lot, Po Box 182120, Columbus, OH 43218-2120
15261167	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 19 2025 00:25:00	Comenitycapital/hlthip, Po Box 182120, Columbus, OH 43218-2120
15261168	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 19 2025 00:25:00	Comenitycapital/hlthip, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15285991	+ Email/Text: Bankruptcy@Freedommortgage.com	Mar 19 2025 00:25:00	FREEDOM MORTGAGE CORPORATION, FREEDOM MORTGAGE CORP., ATTN: BANKRUPTCY DEPARTMENT, 10500 KINCAID DRIVE, FISHERS IN 46037-9764
15268402	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Mar 19 2025 00:24:00	First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
15261169	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Mar 19 2025 00:24:00	First Natl Bk Of Pa, 4220 Wm Penn Highw, Monroeville, PA 15146-2724
15261171	+ Email/Text: Bankruptcy@Freedommortgage.com	Mar 19 2025 00:25:00	Freedom Mortgage Corporation, Attn: Bankruptcy, 907 Pleasant Valley Ave, Ste 3, Mt Laurel, NJ 08054-1210
15261170	+ Email/Text: Bankruptcy@Freedommortgage.com	Mar 19 2025 00:25:00	Freedom Mortgage Corporation, 907 Pleasant Valley Ave, Mount Laurel, NJ 08054-1210
15261172	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 19 2025 00:52:40	Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
15266803	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Mar 19 2025 00:24:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15261173	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 19 2025 00:24:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
15261175	Email/Text: camanagement@mtb.com	Mar 19 2025 00:25:00	M&T Credit Services, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
15261174	Email/Text: camanagement@mtb.com	Mar 19 2025 00:25:00	M&T Credit Services, Po Box 900, Millsboro, DE 19966
15261177	Email/Text: Bankruptcy.Notices@pnc.com	Mar 19 2025 00:24:00	PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
15261176	Email/Text: Bankruptcy.Notices@pnc.com	Mar 19 2025 00:24:00	PNC Bank, Po Box 3180, Pittsburgh, PA 15230
15284548	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 19 2025 00:28:55	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15267623	+ Email/Text: ebnpeoples@grblaw.com	Mar 19 2025 00:24:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15285302	Email/Text: bnc-quantum@quantum3group.com	Mar 19 2025 00:25:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15261178	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 19 2025 00:40:02	Shell Card/Citi, Po Box 6497, Sioux Falls, SD 57117-6497
15261179	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 19 2025 00:52:25	Shell Card/Citi, Attn: Bankruptcy, Po Box 6406, Sioux Falls, SD 57117-6406
15261183	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 19 2025 00:28:51	Syncb/PLCC, C/o Po Box 965024, Orlando, FL 32896-0001
15261184	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 19 2025 00:28:38	Syncb/PLCC, Attn: Bankruptcy, Po Box 965060,

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			Orlando, FL 32896-5060
15261180	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 19 2025 00:29:17	Syncb/car Care Midas, C/o Po Box 965036, Orlando, FL 32896-0001
15261181	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 19 2025 00:40:05	Syncb/hhgreg, C/o Po Box 965036, Orlando, FL 32896-0001
15261182	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 19 2025 00:41:38	Syncb/hhgreg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15261514	^ MEBN	Mar 19 2025 00:17:37	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15261186	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 19 2025 00:28:30	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15261185	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 19 2025 00:28:51	Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001
15261187	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 19 2025 00:29:11	Synchrony Bank/Sams Club, Po Box 965005, Orlando, FL 32896-5005
15261188	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 19 2025 00:40:09	Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15261189	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 19 2025 00:41:49	Trac/CBCD/Citicorp, Po Box 6497, Sioux Falls, SD 57117-6497
15261190	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 19 2025 00:29:17	Trac/CBCD/Citicorp, Citicorp Credit/Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507
15261192	+ Email/Text: bkelectronicnotices@usaa.com	Mar 19 2025 00:24:00	USAA Federal Savings Bank, Attn: Bankruptcy, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600
15261191	+ Email/Text: bkelectronicnotices@usaa.com	Mar 19 2025 00:24:00	USAA Federal Savings Bank, 10750 Mc Dermott, San Antonio, TX 78288-1600

TOTAL: 51

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FREEDOM MORTGAGE CORPORATION
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15261156	*+	Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369
15261157	*+	Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369
15261159	*+	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
15261160	*+	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
15266847	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

TOTAL: 1 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Date: Mar 20, 2025 Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2025 at the address(es) listed below:

Name	Email Address
Christopher M. Frye	on behalf of Debtor William J. Colbert chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Denise Carlon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION dcarlon@kmlawgroup.com
Jerome B. Blank	on behalf of Creditor FREEDOM MORTGAGE CORPORATION jblank@pincuslaw.com brausch@pincuslaw.com
Maria Miksich	on behalf of Creditor FREEDOM MORTGAGE CORPORATION mmiksich@kmlawgroup.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 8